



2026-2027

OPEN ENROLLMENT GUIDE

IMPORTANT REMINDERS

Employee Elections will be made through BenXpress, a Benefits Enrollment Portal.

To review or make elections, visit www.benxpress.com/kingscollege and enter the below information to log in:

User ID: Work email (example: johndoe@kings.edu)

Password: First letter of your first name/first letter of your last name/last 6 digits of your SSN

Please be sure to review all information in your record as you enroll; if you discover an error in your demographic information or need to update your information, please contact your Human Resources Representative.

Please note: FSA elections require re-enrollment each year.

Benefits Assist Team

The Benefits Assist Team at Creative Benefits, Inc. can help with the following:

WE'RE HERE TO HELP!



questions or concerns about your benefits



a doctor bill for which you are not responsible



ordering a new ID card for you



a claim that was denied by your insurance



finding providers that are in your network

CONTACT INFORMATION

Hours of Operation: Monday - Friday, 7:30AM to 6:00PM EST

Phone: 844.231.8414

Email: BAT@creativebenefitsinc.com

When initially contacting us, please be prepared to provide your name, subscriber name and college, subscriber social security number or ID number, and date of birth.

MEDICAL BENEFITS



Highmark Blue Cross and Blue Shield

King's College will continue to offer the choice of three medical plans - the Value Plan, the Core Plan, and the Premier Plan. The Custom PPO and PPO programs give you the freedom to choose the doctor, specialist, or hospital to provide your care. The choice is yours, but there are advantages to choosing in-network providers, such as lower copays and reduced out-of-pocket expenses. *See page 4 for network details.*

To locate a participating doctor or facility, visit www.highmarkbcbs.com. For customer service, call **800.241.5704**.

BI-WEEKLY MEDICAL BENEFIT PAYROLL DEDUCTIONS			
	VALUE PLAN	CORE PLAN	PREMIER PLAN
Single	\$63.48	\$95.77	\$128.07
Employee + Child(ren)	\$158.14	\$237.20	\$285.09
Employee + Spouse	\$185.98	\$267.27	\$332.98
Family	\$224.95	\$335.20	\$420.95

	VALUE PLAN CUSTOM PPO - \$500 DED	CORE PLAN PPO - \$750 DED	PREMIER PLAN PPO - \$300 DED
IN-NETWORK COVERAGE	13-COUNTY NETWORK	BLUECARD NETWORK	BLUECARD NETWORK
In-Network Member Deductible Responsibility	\$500 Single \$1,000 Family	\$750 Single \$1,500 Family	\$300 Single \$600 Family
Co-Insurance	20%	20%	10%
Out-of-Pocket Maximum (deductible, co-insurance & copays are included)	\$6,600 Single \$13,200 Family	\$6,600 Single \$13,200 Family	\$6,600 Single \$13,200 Family
Primary Doctor Visit	\$25 copay	\$20 copay	\$20 copay
Specialist Visit	\$35 copay	\$30 copay	\$30 copay
Outpatient Mental Health	\$35 copay	\$30 copay	\$30 copay
Urgent Care	\$50 copay	\$50 copay	\$50 copay
Emergency Room (waived if admitted)	\$100 copay	\$100 copay	\$100 copay
Basic Radiology*	\$25 copay at Vision Imaging \$50 copay at all other facilities	\$25 copay at Vision Imaging \$50 copay at all other facilities	\$25 copay at Vision Imaging \$50 copay at all other facilities
Complex Radiology (i.e. MRI)*	\$75 copay at Vision Imaging \$150 copay at all other facilities	\$75 copay at Vision Imaging \$150 copay at all other facilities	\$75 copay at Vision Imaging \$150 copay at all other facilities
Physical, Speech & Occupational Therapy, Chiropractic Care (limits apply)	20% after deductible	20% after deductible	10% after deductible
Durable Medical Equipment	20% after deductible	20% after deductible	10% after deductible
Inpatient Hospital Care, Outpatient Surgery, Lab Services	20% after deductible	20% after deductible	10% after deductible
OUT-OF-NETWORK COVERAGE	BLUECARD NETWORK/TIER 2	OUT-OF-NETWORK	OUT-OF-NETWORK
Deductible	\$1,200 Single \$2,400 Family	\$2,000 Single \$4,000 Family	\$1,000 Single \$2,000 Family
Co-Insurance	40%	30%	30%
Co-Insurance Maximum	\$8,000 Single \$16,000 Family	\$8,000 Single \$16,000 Family	\$5,000 Single \$10,000 Family

*For further detail on the radiology program and Vision Imaging, please refer to page 6 of this booklet.

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NETWORKS

Custom PPO (Value Plan)

Network Providers:

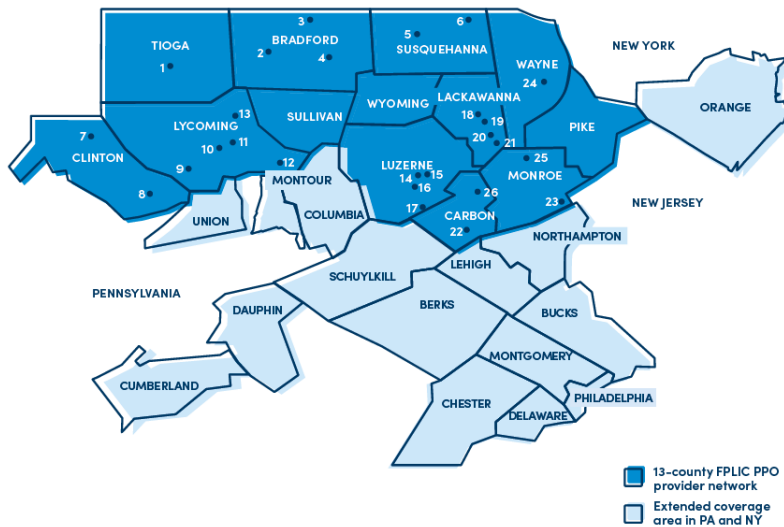
First Priority Life Insurance Company, Inc. (FPLIC) PPO network providers and Blue Distinction Centers for Transplants.

BlueCard Network Providers:

BlueCard® PPO national network providers and any other non-participating providers.

Out-of-Network Providers:

Non-participating Blue Cross providers and facilities. Balance billing may apply.



Out-of-network providers include BlueCard® Program providers and any other non-participating providers.

Custom PPO Network	Out-of-Pocket Costs
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PPO network providers	Lowest cost (deductibles, copays and coinsurance) for care from in-network providers
BlueCard PPO network providers	BlueCard PPO network providers are considered out-of-network but are not subject to balance billing
All other providers are out-of-network*	You can see providers NOT in the network for emergency care, but you will pay the most out of your pocket for non-emergency services

*Providers out of the PPO and BlueCard PPO networks do not agree to accept Blue's discounted "allowable charge" as payment in full. They may bill for a bigger share of the cost for care.

PPO (Core and Premier Plans)

In-Network Providers:
National BlueCard Network. Access to nationwide physicians and facilities.

Out-of-Network Providers:
Non-participating Blue Cross providers and facilities. Balance billing may apply.

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HOSPITALS & PROVIDERS

Custom PPO (Value Plan)

BERKS

Penn State Health
St. Joseph Medical Center

BRADFORD

Guthrie Robert Packer Hospital
Guthrie Towanda Memorial Hospital
Guthrie Troy Community Hospital

BUCKS

Doylestown Hospital
Grand View Hospital
Jefferson Health - Bucks Hospital
Prime Healthcare - Lower Bucks Hospital
St. Luke's Hospital - Quakertown Campus
St. Luke's Hospital - Upper Bucks Campus
Trinity Health - St. Mary Medical Center

CARBON

Lehigh Valley Hospital - Carbon
St. Luke's Hospital - Carbon Campus
St. Luke's Hospital - Lehighon Campus

CHESTER

Main Line Health - Bryn Mawr Rehab Hospital
Main Line Health - Paoli County Hospital
Penn Medicine - Chester County Hospital
Tower Health - Phoenixville Hospital

CLINTON

Bucktail Medical Center
UPMC Lock Haven

COLUMBIA

Berwick Hospital Center
Geisinger Bloomsburg Hospital

CUMBERLAND

Penn State Health Hampden Medical Center
Penn State Health Holy Spirit Medical Center

DAUPHIN

Penn State Health Children's Hospital
Penn State Health Milton S. Hershey Medical Center

DELAWARE

Main Line Health - Bryn Mawr Hospital
Main Line Health - Riddle Hospital
Trinity Health - Mercy Fitzgerald Hospital

LACKAWANNA

CHS Moses Taylor Hospital
CHS Regional Hospital of Scranton
Geisinger Community Medical Center
Lehigh Valley Hospital - Dickson City

LANCASTER

Penn State Health Lancaster Medical Center

LEHIGH

Lehigh Valley Hospital - 17th Street
Lehigh Valley Hospital - 1503 North Cedar Crest
Lehigh Valley Hospital - Cedar Crest
Lehigh Valley Reilly Children's Hospital
St. Luke's Hospital - Allentown Campus
St. Luke's Hospital - Sacred Heart Campus

LUZERNE

CHS Wilkes-Barre General Hospital
Geisinger Wyoming Valley Medical Center
Lehigh Valley Hospital - Hazelton

LYCOMING

Geisinger Jersey Shore Hospital
Geisinger Medical Center Muncy
UPMC Muncy
UPMC Williamsport
UPMC Williamsport Divine Providence Campus

MONROE

Lehigh Valley Hospital - Pocono
St. Luke's Hospital - Monroe Campus

MONTGOMERY

Holy Redeemer Hospital
Jefferson Health - Abington Hospital
Jefferson Health - Lansdale Hospital
Jefferson Health - Einstein Medical Center Elkins Park
Jefferson Health - Jefferson Einstein Montgomery Hospital
Main Line Health - Bryn Mawr Hospital
Main Line Health - Lankenau Medical Center
Prime Healthcare - Suburban Community Hospital
Tower Health - Pottstown Hospital

MONTOUR

Geisinger Janet Weis Children's Hospital
Geisinger Medical Center

NEW YORK ORANGE

Bon Secours Community Hospital - Port Jervis

NORTHAMPTON

Lehigh Valley Hospital - Hecktown Oaks
Lehigh Valley Hospital - Highland Avenue
Lehigh Valley Hospital - Muhlenberg
St. Luke's Hospital - Anderson Campus
St. Luke's Hospital - Easton Campus
St. Luke's University Hospital - Bethlehem Campus

PHILADELPHIA

Children's Hospital of Philadelphia
Jefferson Health - Frankford Hospital
Jefferson Health - Jefferson Einstein Hospital
Jefferson Health - Methodist Hospital
Jefferson Health - Thomas Jefferson University Hospital
Jefferson Health - Torresdale Hospital
Penn Medicine - Hospital of the University of Pennsylvania
Penn Medicine - Penn Presbyterian Medical Center
Penn Medicine - Pennsylvania Hospital
Prime Healthcare - Roxborough Memorial Hospital
Temple Health - Chestnut Hill Hospital
Temple Health - Fox Chase Cancer Center
Temple Health - Temple University Hospital
Tower Health - St. Christopher's Hospital for Children
Wills Eye Hospital

SCHUYLKILL

Lehigh Valley Hospital - Schuylkill East Norwegian St.
Lehigh Valley Hospital - Schuylkill South Jackson St.
St. Luke's Hospital - Miners Campus

SUSQUEHANNA

Barnes-Kasson Hospital
Endless Mountains Health System

TIOGA

UPMC Wellsboro

UNION

Evangelical Community Hospital

WAYNE

Wayne Memorial Hospital

RADIOLOGY BENEFITS

Vision Imaging of Kingston

King's College will continue to participate in Vision Imaging of Kingston's Preferred Member Program!

Take advantage of Diagnostic Imaging Services in Kingston, PA!

- Request an appointment online at www.visionimagingofkingston.com or call at (570) 714-7226.

Benefits of choosing Vision Imaging:

- **REDUCED COPAY** for all radiology services
- Same or next day appointments, as well as weekend appointments
- 24 hour turn around time on reports and results
- Walk-in X-Rays welcome
- Advanced Womens Imaging Program including new 3D equipment
- Open MRI available for claustrophobic patients
- On-site Radiologist
- Cinema vision television or music available with MRI machines
- Comfortable facility with friendly staff
- Free parking

Imaging services:

- CT
- DEXA
- Interventional Radiology
- Mammography
- MRI / Open MRI
- Nuclear Medicine
- PET / CT
- Ultrasound
- X-Ray



For more detailed information, please visit www.visionimagingofkingston.com.

Hours of Operation:

Monday to Thursday:
8:00AM to 6:00PM

Friday:
8:00AM to 5:00PM

Contact Information:

Address:
517 Pierce Street
Kingston, PA 18704

Phone:
570.714.7226

Fax:
570.714.6288

PRESCRIPTION BENEFITS



Highmark Blue Cross and Blue Shield

When you enroll in one of the available medical plan options, you are automatically provided with prescription drug coverage. The prescription copay amounts are identified within the Prescription Plan Summary below.

	VALUE PLAN	CORE PLAN	PREMIER PLAN
RETAIL PHARMACY (31-DAY SUPPLY)	COMPREHENSIVE FORMULARY	COMPREHENSIVE FORMULARY	COMPREHENSIVE FORMULARY
Select Generics	\$0 copay	\$0 copay	\$0 copay
Generic Formulary	\$10 copay	\$10 copay	\$10 copay
Brand Formulary	\$35 copay	\$20 copay	\$20 copay
Non-Formulary Brand	\$55 copay	\$35 copay	\$35 copay
Specialty	20% coinsurance up to \$150	\$35 copay	\$35 copay
MAIL ORDER PHARMACY (90-DAY SUPPLY)			
Select Generics	\$0 copay	\$0 copay	\$0 copay
Generic Formulary	\$20 copay	\$20 copay	\$20 copay
Brand Formulary	\$70 copay	\$40 copay	\$40 copay
Non-Formulary Brand	\$165 copay	\$105 copay	\$105 copay
Specialty	20% coinsurance up to \$150	\$105 copay	\$105 copay

Prescription Plan Highlights:

Mandatory Generic: The prescription drug plan requires a member take a generic prescription when available. If the member chooses to use the brand name of the drug when there is a generic equivalent, the member will be charged a copay plus the difference in the cost of the generic & brand name medication.

Preferred and Excluded Drugs: You can check how your drugs are covered on the Express Scripts Preferred Drug List and the Drug Exclusion List at highmarkbcbs.com or by contacting the Member Services Department at 1-800-241-5704. If you find that your medication is excluded, you will need to speak with your physician to discuss other covered alternatives.

Mail Order: Mail order is available for maintenance drugs. Maintenance medications are those prescribed for an extended period of time to treat a chronic condition (e.g. high blood pressure). Upon the **third fill** of a maintenance medication, you will be prompted to choose between the mail order program or continuing to refill your prescription at a retail pharmacy. For more information or to make your choice, please call 1-855-686-9786 or visit highmarkbcbs.com.

PLEASE NOTE: New or initial orders take 10-14 business days to process. Having a 2-week supply of your medication on hand when mailing a new order to Mail Order Pharmacy is recommended.

Prior Authorizations & Step Therapy: Certain medications require prior authorization by your physician or the use of a therapeutic alternative prior to the use of the medication that requires prior authorization.

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TELEMEDICINE

Revive Health



Available to all members enrolled on the King's College medical plan!

Healthcare on Demand

Revive Health is a telemedicine service that delivers quality health care directly to patients in need.

Members enjoy access to high quality, convenient medical care over the phone or via video conferencing, 24 hours a day, 7 days a week – while saving you money!

Benefits that Revive Health members enjoy include:

- 24/7/365 nationwide access to U.S. Board-Certified physicians
- Consults with doctors via phone or video conferencing, where doctor makes diagnosis and recommends treatment
- 12 Behavioral Health visits per year
- Doctor calls in prescription when appropriate
- Members can avoid unnecessary visits to the ER and long waits for an appointment at the doctor's office
- **NO COPAYS AND NO COST TO YOU!** Your employer is paying for your membership

To Access your Revive Health Account:

Visit www.revive.health and select **Member Login**. Complete the required fields and provide your group code: KINGSCOLL18

You will receive a welcome email with instructions to complete your activation.

The Revive Health mobile app is available for download via the App Store and Google Play.

Some of the conditions treated through Revive Health:

- Allergies
- Fever & Flu
- Headache
- Insect Bites & Stings
- Pink Eye
- Prescriptions, when appropriate
(Rx copays will apply)
- Rashes
- Sore Throat
- Upper Respiratory Infections
- Upset Stomach
- Urinary Tract Infections
- Vomiting
- Your Individual Medical Concerns



Behavioral Health Counseling Solution

Revive Health can work with groups to provide behavioral health counseling services as a part of the telehealth program. Members can access mental health support when they need to.

Services include:

- 24/7 access to master's level counselors via phone or videoconference
- Initial assessment and three visits at no cost to the member
- Referral to in-person care if needed
- Urgent/emergent help 24/7

The minimum qualifications for Behavioral Health counselors include:

- Master's level, state-licensed clinicians
- Trained in clinical assessments
- Substance abuse and domestic violence experience
- Care coordination and management

Reach out for help by calling [1.877.999.7943](tel:1.877.999.7943) or by downloading [the Revive Health mobile app](#).

*Your membership will be verified, and then your appointment will be scheduled!
You will receive a call back within 30 minutes of scheduling the appointment.*

FAQs

How can counseling services help?

After an initial assessment, counselors are typically available for a session within 72 hours of the initial call. They can help with loss, grief, change, transition or abuse. They have a master's degree and at least ten years' experience.

Is there a fee for using Behavioral Health consults?

The plan allows members to talk to a counselor for the initial assessment and up *twelve* visits at no cost.

What if help is needed beyond the scope of this service?

If needed, counselors will refer members to the right local resources for their problem. The cost of these services is not included in this benefit.

Is this service just for people in crisis?

Counseling services provide assistance with a wide range of personal matters, such as self-improvement, parenting/family, marital/relationship, workplace issues, depression, anxiety, alcohol/drug abuse, gambling and more. Counseling services can help address personal problems early in an effort to prevent a crisis.

Is this service confidential?

This is a confidential service that provides access to experienced master's level professionals by phone 24/7. Counselors do not release information without members' signed consent except for emergency situations or to report child abuse.



Experienced counselors can help 24/7

- Conflicts at work or home
- Co-dependency
- Reliance on alcohol, tobacco, or drugs
- Eating disorders
- Marital, family, and relationship concerns
- Child or elder care matters
- Stress or anxiety
- Sexual, physical, or emotional abuse
- Difficulty communicating with people
- Depression or grief at home or work

KNOW YOUR BENEFITS

TELEMEDICINE VS. URGENT CARE VS. EMERGENCY ROOM

Explore the benefits of telemedicine over urgent care, and identify when it is best to visit the emergency room.



TELEMEDICINE THROUGH REVIVE HEALTH

COST: \$0, available at no cost to all full-time eligible employees enrolled in medical benefits

CONVENIENCE: 24/7/365 access to U.S. Board-Certified physicians via phone call or video conference consultation

BENEFITS: Doctor will call within 30 minutes to make diagnosis, recommend treatment and call in prescriptions when appropriate

USE WHEN: Experiencing *routine, non-urgent* illnesses such as sinus infection symptoms, allergies and rashes, insect bites and stings, headache, fever and flu, pink eye, and urinary tract infections, etc.



URGENT CARE FACILITY

COST: \$50 copay

CONVENIENCE: Evening & weekend hours available and no appointment is necessary

BENEFITS: Enjoy shorter wait times and lower copayments than the ER

USE WHEN: Experiencing *non life-threatening* situation, but still *need immediate attention* (i.e. minor burns or injuries, sprains and strains, cough, cold, sore throat, ear infection, minor allergic reactions, fever or flu-like symptoms, rash or skin irritations, mild asthma, etc.)



EMERGENCY ROOM

COST: \$100 copay

CONVENIENCE: Longer wait times

BENEFITS: Access to hospital personnel

USE WHEN: Experiencing a *life-threatening* symptom, such as chest pain or sudden severe pain, difficulty breathing, severe bleeding, head trauma, loss of consciousness, sudden loss of or blurred vision and speech, etc.

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DENTAL BENEFITS



Delta Dental

With Delta, you have three network levels from which to choose: in-network PPO; in-network Premier; or out-of-network.

Benefits may be subject to age or frequency limitations. If the charge for any dental treatment is expected to exceed \$300, have your dentist submit a dental treatment plan for review before treatment begins.

Go to www.deltadentalins.com to find an in-network dentist; select "Find a Dentist," and choose either the PPO or Premier networks. For Customer Service, please call **800.932.0783**.



BI-WEEKLY DENTAL BENEFIT PAYROLL DEDUCTIONS	
DELTA DENTAL PPO PLAN	
Single	\$11.04
Employee + 1	\$20.00
Family	\$29.25

	PPO AND PREMIER NETWORKS	OUT-OF-NETWORK
Benefits Maximum	Plan pays up to \$1,500 per calendar year per person	
Annual Deductible <small>Waived for Diagnostic and Preventive</small>	\$50 per individual per calendar year \$150 per family per calendar year	
Out-of-Network Reimbursement	Premier Network Contracted Fees (balance billing may occur)	
Exams, Bitewing X-Rays, Cleanings, Fluoride Treatments, Sealants	0%	0%
Amalgam and Composite Restorations, Periodontics, Endodontics, Oral Surgery	0% after ded	0% after ded
Crowns/Inlays, Bridges, Dentures	40% after ded	40% after ded
Orthodontic Benefits <small>(depends up to age 26)</small>	50%	50%
Orthodontic Maximums	Plan pays up to \$1,500 per lifetime per dependent	

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VISION BENEFITS



Vision Benefits of America

Your vision plan through VBA allows you to see any eyecare provider that's right for you. However, your out-of-pocket costs will be lower if you see a VBA participating doctor. *If you visit a doctor that is not in VBA's network, you will need to pay the full fee at the time of the service and then submit an itemized bill to VBA for reimbursement.*

To find a VBA doctor, visit www.vbaplans.com.

For Customer Service, call **800.432.4966**.



BI-WEEKLY VISION BENEFIT PAYROLL DEDUCTIONS	
VBA VISION PLAN	
Single	\$1.57
Family	\$4.38

	IN-NETWORK	OUT-OF-NETWORK
EXAMINATIONS (EVERY 12 MONTHS)		
Exams	\$0	Up to \$40 reimbursement
Materials	\$10 copay	N/A
STANDARD LENSES (EVERY 12 MONTHS)		
Single Vision	\$10 copay ¹	Up to \$40 reimbursement
Bifocal	\$10 copay ¹	Up to \$50 reimbursement
Trifocal	\$10 copay ¹	Up to \$75 reimbursement
Lenticular	\$10 copay ¹	Up to \$100 reimbursement
CONTACT LENSES, EVALUATION & FITTING (IN LIEU OF GLASSES, EVERY 12 MONTHS)		
Elective	Up to \$100 allowance	Up to \$100 reimbursement
Contact Fitting	15% discount off UCR*	N/A
FRAMES (EVERY 12 MONTHS)		
At Provider's Location	\$50 wholesale allowance ¹	Up to \$50 reimbursement

*Usual, Customary and Reasonable as determined by VBA

¹A \$10 copayment is applied to the total cost of the lenses and/or frames ordered from a VBA Member Doctor only. The copayment does not apply to the vision examination or contact materials.



Schedule a complimentary hearing evaluation and save over 40% on premium aids with the latest technology. Call **855.203.7979** to learn more.



Save up to \$1,000 on Custom Bladeless LASIK using Wavelight with featured in-network providers. Schedule your free consultation today! Call **877.437.6105**.

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LIFE/AD&D INSURANCE & LONG TERM DISABILITY



New York Life

If you have questions about any of the following insurance plans, please contact Creative Benefits, Inc. at **844.231.8414** or BAT@creativebenefitsinc.com. Please remember to review your beneficiary information and update as necessary.

Your Employee Assistance Program is through New York Life. For additional information regarding this benefit, contact your Human Resource Department.

LIFE/ACCIDENTAL DEATH & DISMEMBERMENT - PAID BY KING'S COLLEGE

Eligible Class	All eligible employees: Full time employees and faculty
Life Benefit	1.5x salary to \$100,000
Accidental Death & Dismemberment	1.5x salary to \$100,000
Reduction Schedule	To 67 percent at age 70; to 45 percent at age 75; to 30 percent at age 80
Waiver of Premium	Included
Conversion/Portability	Included
Accelerated Death Benefit	Included
Benefits Terminate	Upon retirement or termination

IMPUTED INCOME: Under Section 79 of the Internal Revenue Code, employer provided group term life coverage will generate additional taxable income to the employee if covered for more than \$50,000.

LONG TERM DISABILITY - PAID BY KING'S COLLEGE

Eligible Class	All eligible employees: Full time employees and faculty
LTD Benefit	60% to \$6,000 monthly
Benefit Duration	To age 65
Benefits Begin After	180 days
Pre-Existing Condition Limitation	3/12 - A pre-existing condition is defined as one where you sought treatment in the last 3 months prior to being covered.

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VOLUNTARY LIFE INSURANCE

New York Life



If you have questions about any of the following insurance plans, please contact Creative Benefits, Inc. at **844.231.8414** or BAT@creativebenefitsinc.com.

VOLUNTARY LIFE BENEFIT - PAID BY EMPLOYEE

Life Benefit	Employee: \$10,000 increments up to \$300,000 (Guarantee Issue: \$100,000); not to exceed 5x base annual earnings Spouse: \$10,000 increments up to \$300,000; not to exceed 100% of employee election. (Guarantee Issue: \$30,000) Child (14 days—26 years): A policy for a child can be taken out in the amount of \$10,000
Reduction Schedule	To 67 percent at age 70; to 45 percent at age 75; to 30 percent at age 80
Portability/Conversion Option	Termed coverage can be continued on an individual basis should you leave. (Termed rates also age banded)
Accelerated Death of Benefit	75% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$300,000.
Waiver of Premium	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.

Employees can opt to purchase additional life insurance through payroll deductions. The rates will change only when you move from one age-band to another.

Please note that employees have to elect coverage for themselves in order to be eligible to elect dependent coverage. Please follow the prompts in BenXpress to enroll in this voluntary benefit.

Employee Assistance Program (EAP)

Website: guidanceresources.com | Phone: **800.344.9752** | Policy name: **King's College** | Web ID: **NYLGBS**

New York Life's comprehensive Employee Assistance & Wellness Support Program provides you and your family members with confidential, personal, and web-based support on a wide variety of important and relevant topics.

Your Employee Assistance & Wellness Support Program Can Assist With:

- **EAP** — Confidential counseling services are available for legal, financial, and work-life concerns. All calls are handled by a Master's or PhD-level counselor who assesses needs and provides appropriate guidance. The program includes up to three in-person or virtual sessions per issue, per year.
- **GuidanceResources** — Visit guidanceresources.com for tools and information on health, legal, financial, family, and work-related topics.
- **Well-being Coaching** — Access one-on-one coaching for support with stress, burnout, and time management. This includes up to five telephonic sessions per year with a certified coach.
- **FamilySource** — Access family care specialists for support with childcare, elder care, education, and pet care needs. Services include customized research, educational materials, and prescreened referrals.

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WELLNESS

Blue365 through Highmark

Get rewarded for taking small steps every day that can add up to big changes in your health.

Blue365

Whether you want to lose weight and maximize your energy or manage stress and improve your mood, here's a great low-cost way to meet your goals. Blue365 provides discounts and membership opportunities allowing you to jump-start your wellness journey.

Get great savings on all of the things you need for a healthy lifestyle with Blue365. Simply register at blue365deals.com for offers like 20% off at Reebok.com and \$29 monthly gym memberships that include 24/7 access to live and on-demand classes. It's exclusively for members, so make sure to have your member ID handy when you sign up.

Once you've registered at blue365deals.com, you'll receive weekly deals in your inbox.

Get offers from these brands and more:



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FLEXIBLE SPENDING ACCOUNTS



Flex Facts

Healthcare Spending Account

This account will reimburse you with pre-tax dollars for healthcare expenses not reimbursed under your medical plan. **The annual contribution maximum for the medical spending account is \$3,400 per year.** When choosing your annual election amount, please keep in mind the rollover provision for 2026/2027 is \$680. The amount you elect for the year is deducted on a pre-tax basis for this purpose (deductions are made in equal increments over the course of the year). There is a **\$300 minimum** contribution that needs to be made per year.

Some examples of eligible expenses are:

- Office visit and prescription copays
- Dental expenses, including orthodontia payments
- Eye Exams and Materials, Laser Eye Surgery
- Certain over-the-counter items i.e.: contact lens solutions, band aids
- Over-the-counter (OTC) medications

Dependent Care Spending Account

This account will reimburse you with pre-tax dollars for daycare expenses for your children and other qualifying dependents so that you and your spouse may go to work or school. Up to **\$7,500** may be set aside on a pre-tax basis (or **\$3,750** if you are married and file separate returns). Eligible Dependents include children under age 13 and children or other dependents of any age who are physically or mentally unable to care for themselves and who qualify as dependents on your federal tax return. There is a **\$300 minimum** contribution that needs to be made per year.

Eligible expenses include:

- Daycare, including nursery school or preschool; Before and after school programs
- Adult daycare
- Summer day camp

Debit Cards

You will receive a debit card that can be used to pay for eligible expenses. However, if a purchase amount does not match a copay amount, you will be asked to substantiate a claim. If you do not respond to the request, your debit card will be deactivated. **You can also submit a paper claim for reimbursement and have the amount deposited into your checking or savings account.**

Important note for current FSA participants: King's College continues to include the rollover provision allowing up to \$680 of unused Medical FSA funds from 2025/2026 to rollover into their 2026/2027 account with no restriction for accessing those funds in 2026/2027. Please note: your rollover funds will be available on your Flex Facts debit card as of 7/1/2026.

Run Out Claims: Employees have 90 days after the end of the plan year to submit for expenses incurred in 2025/2026.

To check your balance, visit www.flexfacts.com, call 877.94.FACTS (32287), or download the mobile app.

RETIREMENT BENEFITS



TIAA

The Retirement Benefits at King's College are provided by TIAA. If you have questions, please schedule a session at [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call at **800.732.8353**, weekdays, 8 a.m. to 10 p.m. (ET).

A summary of this valuable benefit is as follows:

- New employees may begin participating the first of the month following date of hire. However, there is a one year waiting period for eligibility for the employer contribution.
- Once eligibility begins, participants are fully vested.
- For new hires that have a current active account, where contributions were made within the past 12 month period, the one year waiting period to receive the employer contribution is waived.
- Mandatory enrollment in the plan is 2 years or age 30, whichever comes later.
- Changes to your contributions can be made at any time by contacting the Human Resources office.
- The IRS allowable maximum contribution for 2025 is \$23,500.

Get Started

Visit [TIAA.org/enrollnow](https://www.tiaa.org/enrollnow) to register and then log in. The plan's access code is 406694.

Additionally, be sure to have your Social Security Number available and the Social Security Numbers, birth days, and addresses of any beneficiaries.

If you already have an account, sign in with your ID and password.

Once logged in, follow the prompts to choose your investments and contribution amounts.

Finally, add your beneficiaries.

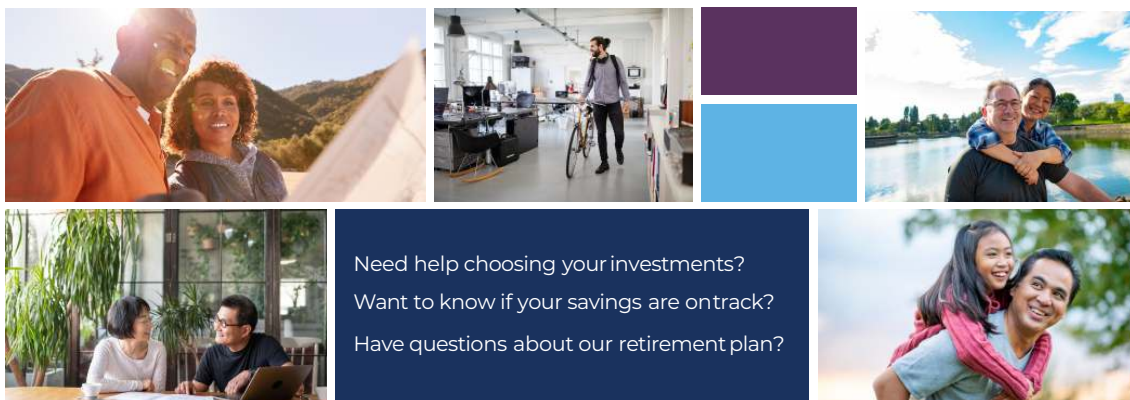


This is a brief summary only. Refer to your plan document for complete details. If any discrepancies exist between the above and the plan document, the plan document will prevail.

RETIREMENT BENEFITS

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